

## Office of the Insurance Commissioner

## 1998 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Exclude

Line of Business: Property and Casualty Totals(excludes Accident and Health)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Farmers Ins Co Of WA	21644	WA	\$403,153	7.82%	\$391,179	\$281,667	72.00%
2	State Farm Mut Auto Ins Co	25178	IL	\$386,988	7.51%	\$387,944	\$234,577	60.47%
3	Allstate Ins Co	19232	IL	\$313,044	6.07%	\$305,943	\$167,626	54.79%
4	Pemco Mut Ins Co	24341	WA	\$209,141	4.06%	\$204,891	\$123,493	60.27%
5	Safeco Ins Co Of Amer	24740	WA	\$193,534	3.75%	\$192,629	\$116,202	60.32%
6	State Farm Fire And Cas Co	25143	IL	\$183,151	3.55%	\$181,954	\$143,469	78.85%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$136,488	2.65%	\$132,539	\$81,303	61.34%
8	Allstate Ind Co	19240	IL	\$117,081	2.27%	\$115,232	\$70,848	61.48%
9	Safeco Ins Co Of IL	39012	IL	\$99,791	1.94%	\$96,730	\$64,823	67.01%
10	United Services Auto Assoc	25941	TX	\$97,361	1.89%	\$97,455	\$56,098	57.56%
11	General Ins Co Of Amer	24732	WA	\$83,684	1.62%	\$81,774	\$57,329	70.11%
12	Mid-Century Ins Co	21687	CA	\$73,758	1.43%	\$73,287	\$52,372	71.46%
13	Pemco Ins Co	18805	WA	\$68,965	1.34%	\$67,019	\$41,281	61.60%
14	Uniqard Ins Co	25747	WA	\$62,676	1.22%	\$63,870	\$39,423	61.72%
15	American Economy Ins Co	19690	IN	\$59,506	1.15%	\$59,090	\$43,645	73.86%
16	Grange Ins Assn	22101	WA	\$58,485	1.13%	\$58,101	\$35,512	61.12%
17	North Pacific Ins Co	23892	OR	\$58,279	1.13%	\$58,713	\$43,792	74.59%
18	USAA Cas Ins Co	25968	FL	\$58,069	1.13%	\$56,517	\$35,885	63.49%
19	American States Ins Co	19704	IN	\$56,147	1.09%	\$55,526	\$36,884	66.43%
20	Physicians Ins Exch	40738	WA	\$56,004	1.09%	\$55,383	\$33,800	61.03%
21	First Natl Ins Co Of Amer	24724	WA	\$51,171	0.99%	\$50,400	\$33,273	66.02%
22	Federal Ins Co	20281	IN	\$49,069	0.95%	\$49,029	\$28,055	57.22%
23	Hartford Underwriters Ins Co	30104	CT	\$48,961	0.95%	\$47,204	\$29,524	62.55%
24	Nationwide Mut Ins Co	23787	OH	\$44,151	0.86%	\$43,105	\$27,897	64.72%
25	American States Preferred Ins Co	37214	IN	\$39,980	0.78%	\$39,988	\$29,106	72.79%
26	Continental Ins Co	35289	NH	\$38,433	0.75%	\$36,967	\$22,871	61.87%
27	Dairyland Ins Co	21164	WI	\$36,285	0.70%	\$38,417	\$27,737	72.20%
28	Firemans Fund Ins Co	21873	CA	\$33,895	0.66%	\$34,762	\$31,150	89.61%
29	Country Mut Ins Co	20990	IL	\$33,018	0.64%	\$32,040	\$19,836	61.91%
30	Continental Cas Co	20443	IL	\$30,351	0.59%	\$30,349	\$17,507	57.68%
31	St Paul Fire & Marine Ins Co	24767	MN	\$29,017	0.56%	\$31,886	\$15,314	48.03%
32	National Union Fire Ins Co Of Pitts	19445	PA	\$28,918	0.56%	\$31,877	\$21,435	67.24%
33	Nationwide Mut Fire Ins Co	23779	OH	\$27,066	0.52%	\$27,199	\$14,500	53.31%
34	Government Employees Ins Co	22063	MD	\$26,552	0.52%	\$26,194	\$15,993	61.06%
35	Transportation Ins Co	20494	IL	\$25,411	0.49%	\$21,925	\$2,347	10.70%
36	Mortgage Guaranty Ins Corp	29858	WI	\$24,373	0.47%	\$25,439	\$15,051	59.16%
37	Liberty Mut Fire Ins Co	23035	MA	\$24,220	0.47%	\$22,341	\$18,368	82.22%
38	Reliance Ins Co	24457	PA	\$23,948	0.46%	\$24,738	\$6,738	27.24%
39	Geico General Ins Co	35882	MD	\$23,929	0.46%	\$22,062	\$15,668	71.02%
40	Travelers Ind Co Of IL	25674	IL	\$22,072	0.43%	\$21,122	\$17,537	83.02%
All 567 Other Companies				\$1,719,561	33.35%	\$1,686,623	\$1,070,175	63.96%
Totals				\$5,155,687	100.00%	\$5,079,446	\$3,240,112	63.79%

(1) Excluding all Loss Adjustment Expenses (LAE)